DECLARATION FOR PATENT APPLICATION

MADEAS a below named inventor, I hereby declare that:

RECEIVED

My residence, post office address, and citizenship are as stated below next to my name

I believe I am the original, first, and sole inventor (if only one name is listed below) or an original, first, and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

Consumer-Directed Financial Transfers Using Automated Clearinghouse Networks

the specification of which (check one) is attached h Application Serial No. 09/487,233 and was amer	nereto, or X was filed on 1/19/00 as nded on N/A (if applicable).			
I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.				
I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, Section 1.56(a).				
I hereby claim foreign priority benefits under Title 35, United Sates Code, Section 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:				
Prior Foreign Application(s)	Priority Claimed Yes No			
Number Country Day/Month/Year Filed				
Number Country Day/Month/Year Filed				
POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected				
therewith:				
MICHAEL A. GLENN, Reg. No. 30,176 DONALD M. HENDRICKS, Reg. No. 40 KIRK WONG, Reg. No. 43,284 CHRISTOPHER PEIL, Reg. No. 45,005 JULIA THOMAS, Reg. No. 52,283				

SEND CORRESPONDENCE TO:

GLENN PATENT GROUP, 3475 Edison Way, Suite L, Menlo Park, CA 94025

Application Ser. No.

I hereby claim the benefit under Title 35, United States code, Section 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, Section 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, Section 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

Status: Patented, Pending, Abandoned

Filing Date

made on information a the knowledge that wil	and belief are be Ilful false statem 001 of Title 18 o	elieved to be true; and nents and the like so of the United States	nd further that these made are punishab Code and that such	true and that all statements statements were made with the by fine or imprisonment of willful false statements ma
Full name of sole or fi	st inventor	SCOTT D. CC	OOK	
Inventor's signature	DAY M			1/31/2-003 Date
Residence 386 M	lountain Home	Road, Woodside, CA	94062	
Post Office Address _	Same			
Citizenship	United States	s of America		
Full name of second j				<u>.</u>
Inventor's signature _				Date
Residence	104 Glenwoo	od Avenue, Woodside	e, California 94062	
Post Office Address _	Same			
Citizenship	United States	s of America		

Attorney Docket No. INTU0015

I hereby claim the benefit under Title 35, United States code, Section 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior Unit d States application in the manner provided by the first paragraph of Title 35, United States Code, Section 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, Section 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

Application Ser. No.	Filing Date	Status: Patented, Pending, Abandoned	
made on information a the knowledge that will both, under Section 10	nd belief are believed to be ful false statements and the	of my own knowledge are true and that all statements true; and further that these statements were made with like so made are punishable by fine or imprisonment or States Code and that such willful false statements may ent issued thereon.	
Full name of sole or firs	st inventor: SCOTT	D. COOK	
_		Date	
Residence			
Post Office Address	Same		
Citizenship	United States of America		
Full name of second jo	oint inventor: RENE	A. LACERTE	
Inventor's signature	2 1. must	// 2 9/0 3	
Residence 3 Venta	no. Court, Emerald H 104 Glonwood Avenus. V	// ≥ 9/0 ≥ Date Heodside, California 94062	
Post Office Address	Same		
Citizenship	United States of America		